

Financial Literacy Initiative



Price & Value
are functions of
Demand & Supply

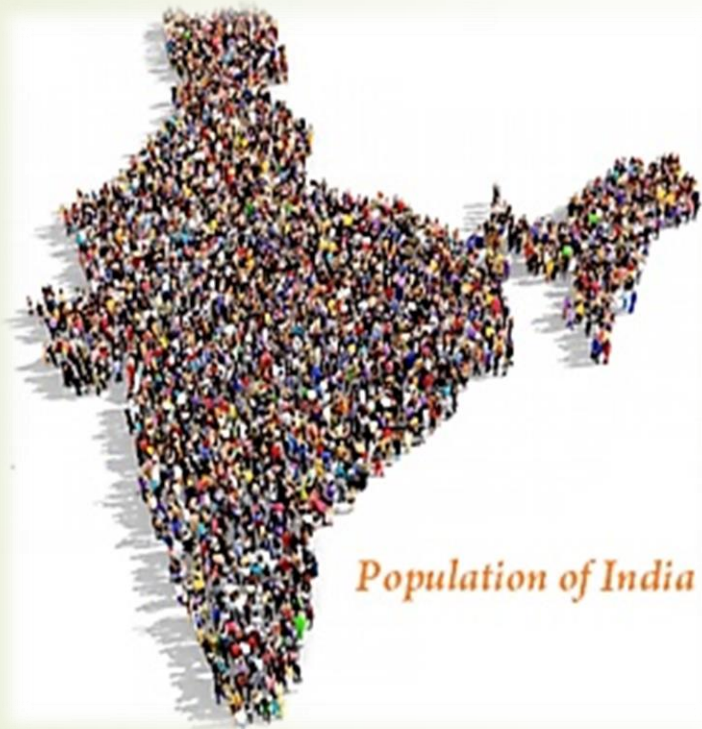
Demand & Supply plays an important role in Price & Value

- Real Estate
- Gold
- Stocks
- Bonds
- Art
- Currency
- Commodities
- Education
- Profession
- Business
- Products
- Entertainment
- Leisure
- Service

Know Your Country

What drives Demand?

1. India's population crossed 100 cr. first time in 2001 and we had 40 cr. children. Now the population is 138 cr., how many children are there in India today (children aged <15)?



Less



Same

More

2. India's life expectancy rate is 70 years now. What was it when we got Independence in 1947?



30

50

75

3. What is India's youth literacy rate? Youth aged <24



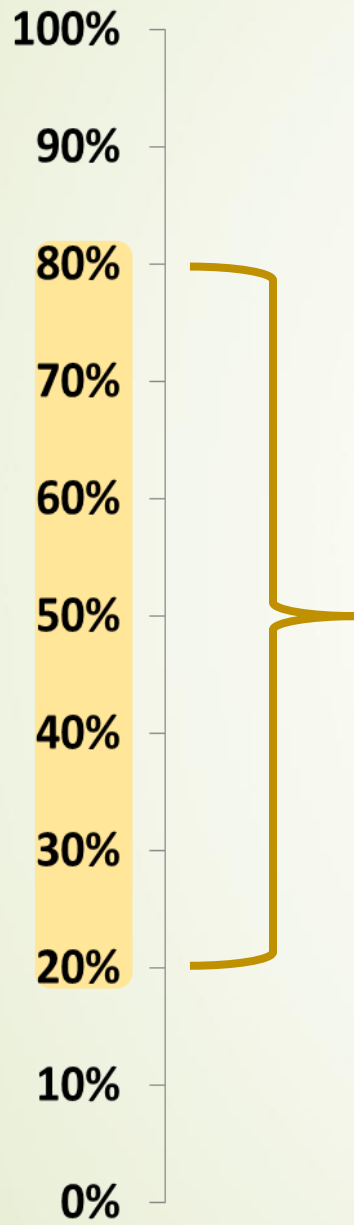
55

74

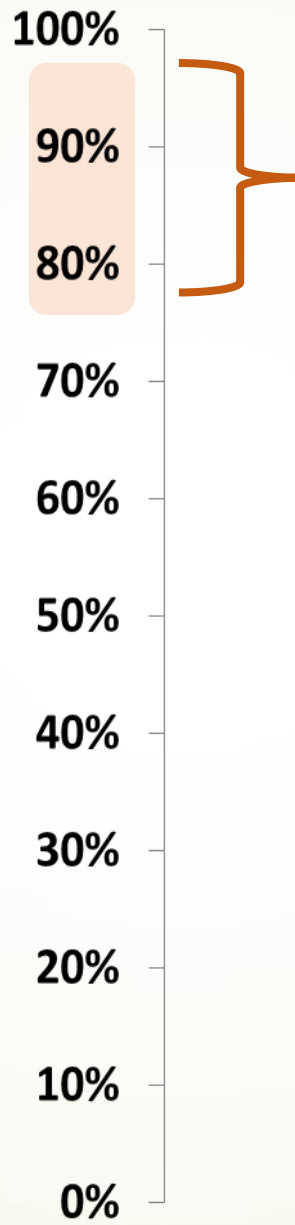
92

4. Which picture in the following slide indicates the middle class? (Household income between 3 lakhs to 12 lakhs per annum)

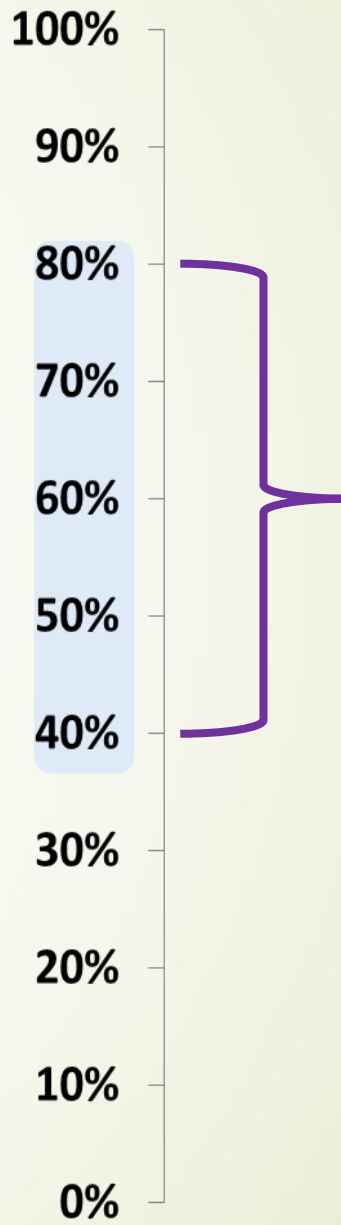
A



B



C



5. Oil is the largest net import item of India. What is second largest?



Coal



Gold



Electronics

6. There are about 1,50,000 pilots in the world. Of them about 8,500 are women, about 5%. India has about 8,000 pilots, how many of them are women?



100

400

1100

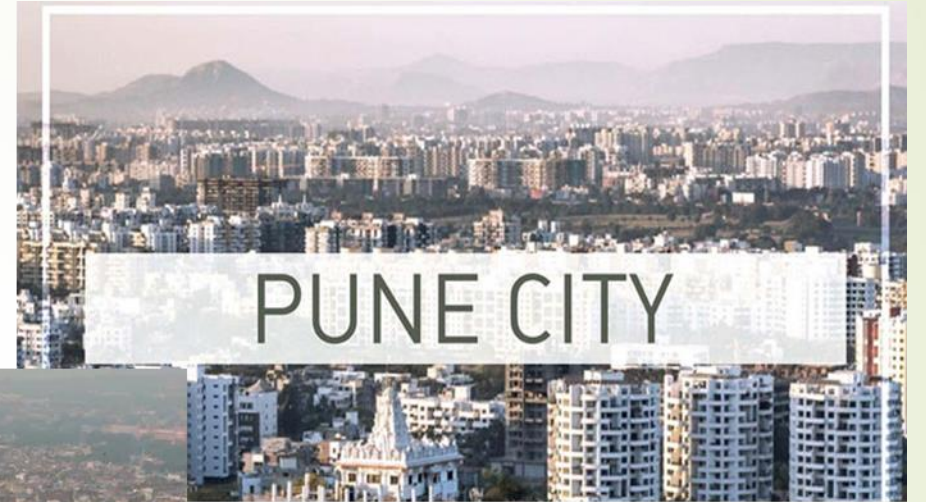
7. Which city in India has youngest home buyer?



Mumbai



Delhi



Pune

8. What percentage of Indian adult have depository account to holds stocks and securities?



23%

14%

2%

9. India has more of tax payers from which of the following?



Clinics & Diagnostics
center



Fashion Designers

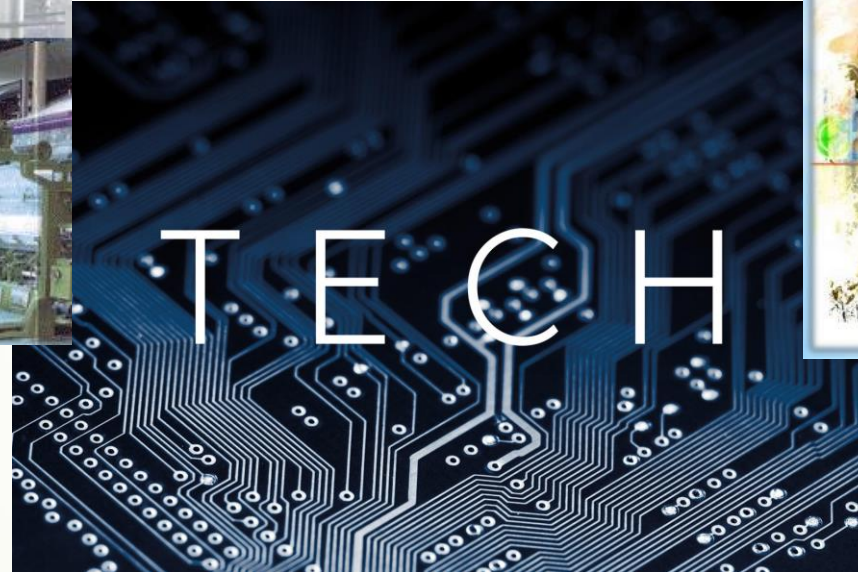


Pilots

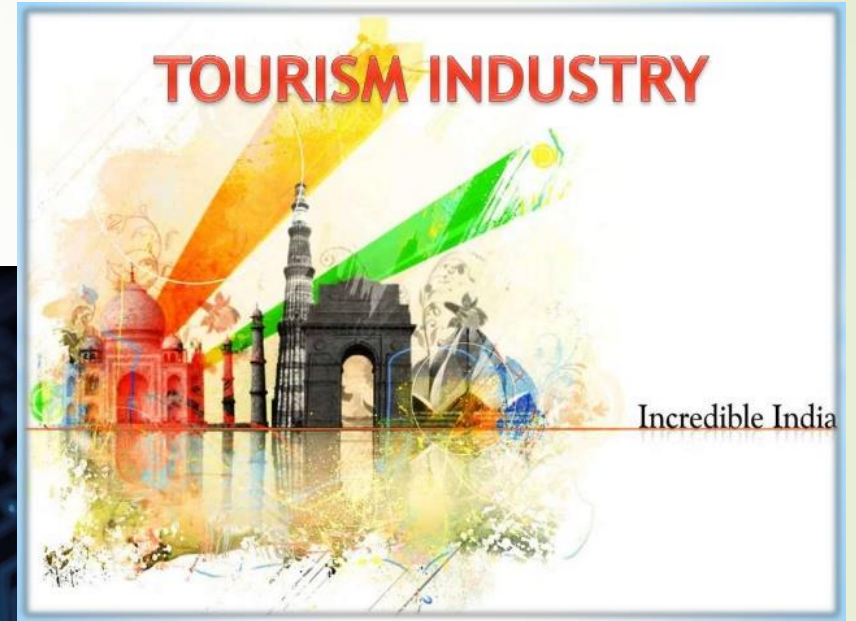
10. Of the following business, which is the largest in India?



Textile

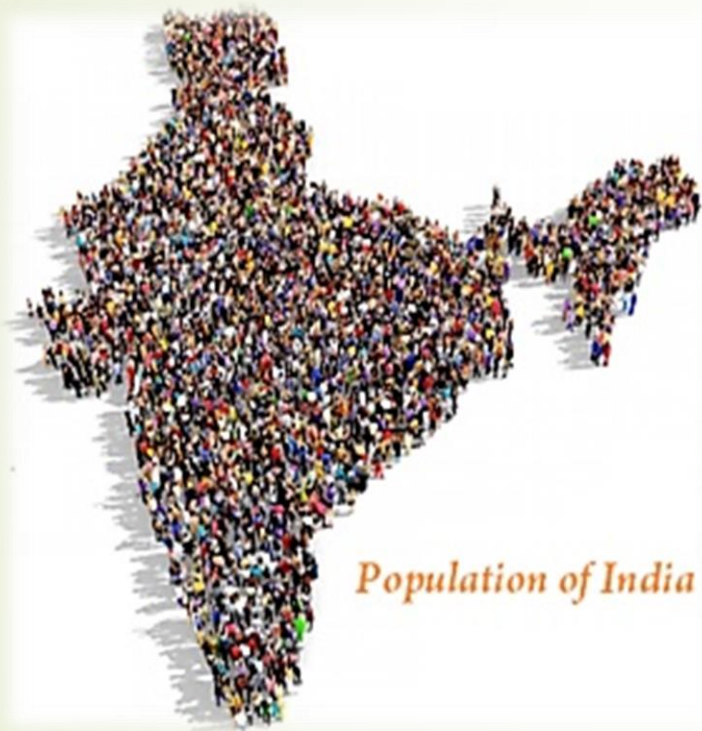


Technology



Tourism

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4. Which picture in the following slide indicates the middle class? (Household income between 3 lakhs to 12 lakhs per annum)

A

100%

90%

80%

70%

60%

50%

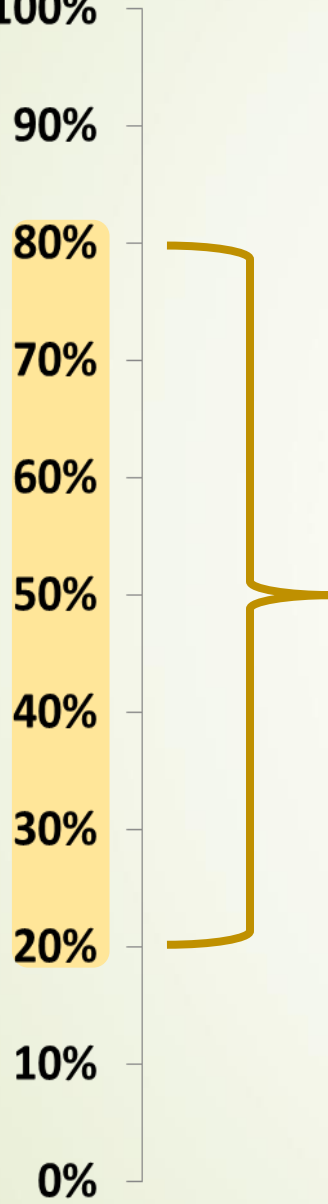
40%

30%

20%

10%

0%



B

100%

90%

80%

70%

60%

50%

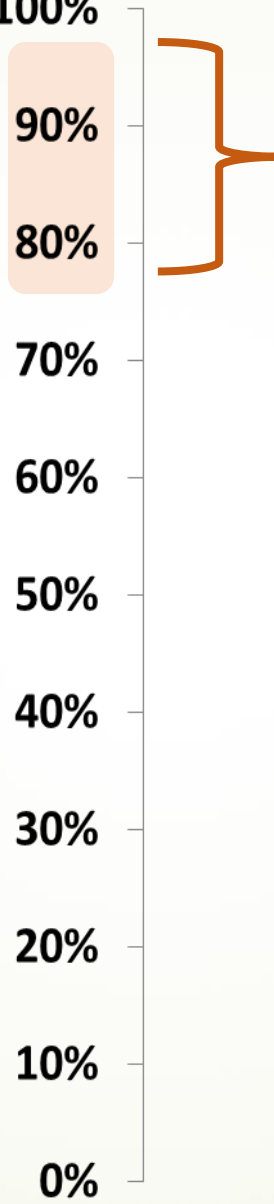
40%

30%

20%

10%

0%



C

100%

90%

80%

70%

60%

50%

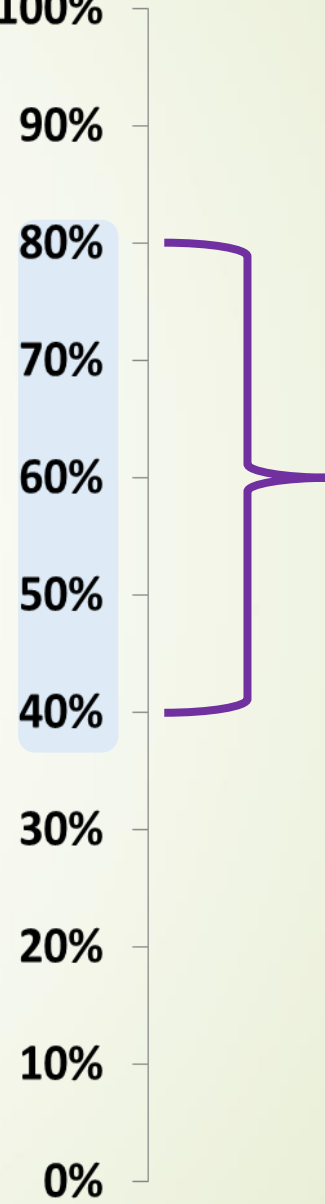
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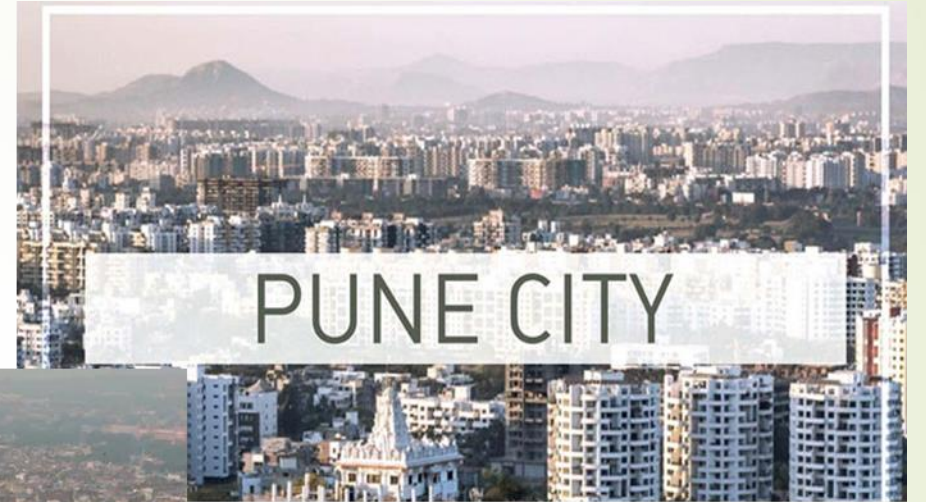
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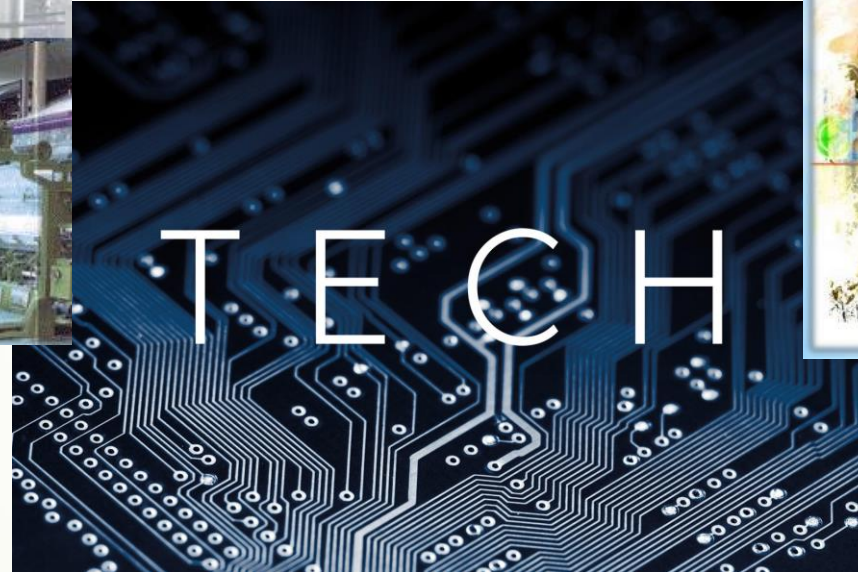


Pilots

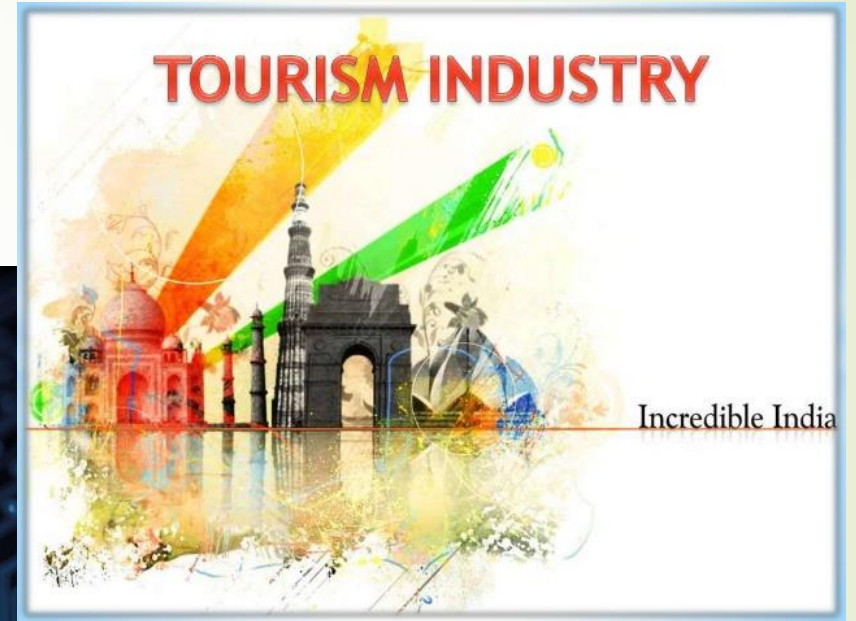
10. Of the following businesses, Which is the largest in India?



Textile



Technology



Tourism

Products we use daily

Evolving Demand & Supply patterns

- Toothpaste
- Footwear
- Mattress



Toothpaste
Industry is
10,000 cr.
market in
India.

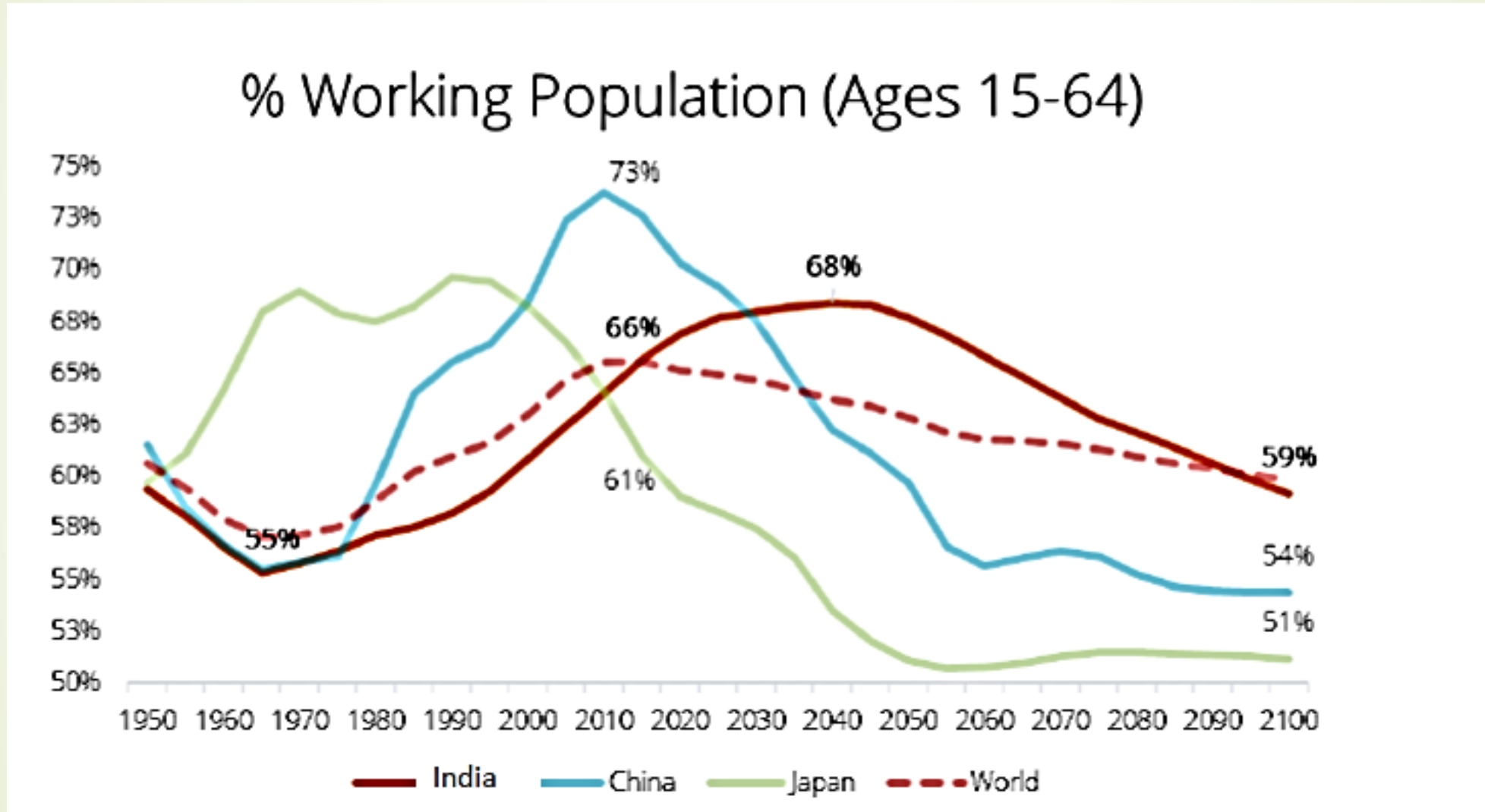


Footwear
Industry is around
75,000 cr. market
in India.

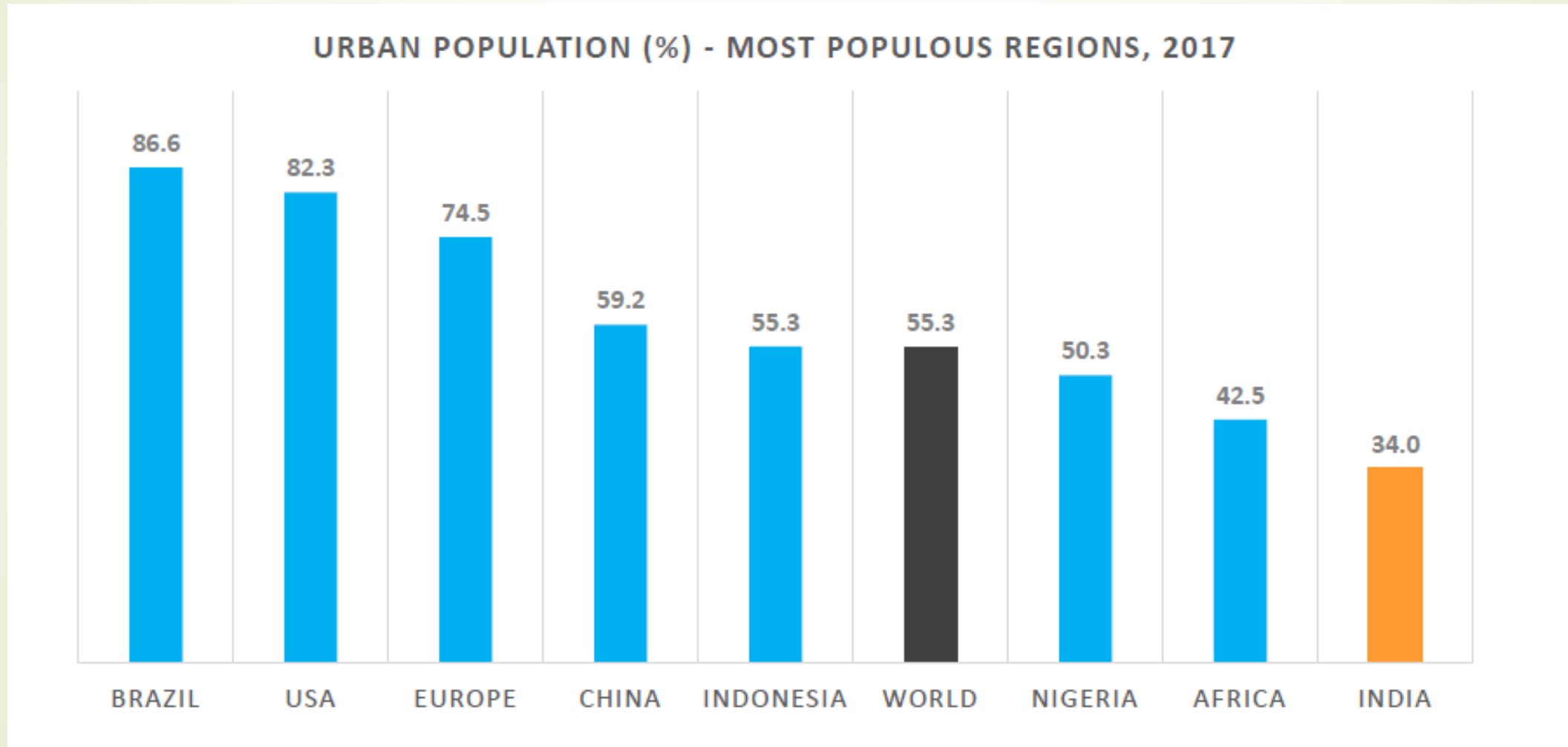


Mattress industry
is around 10,000 cr. market in India.

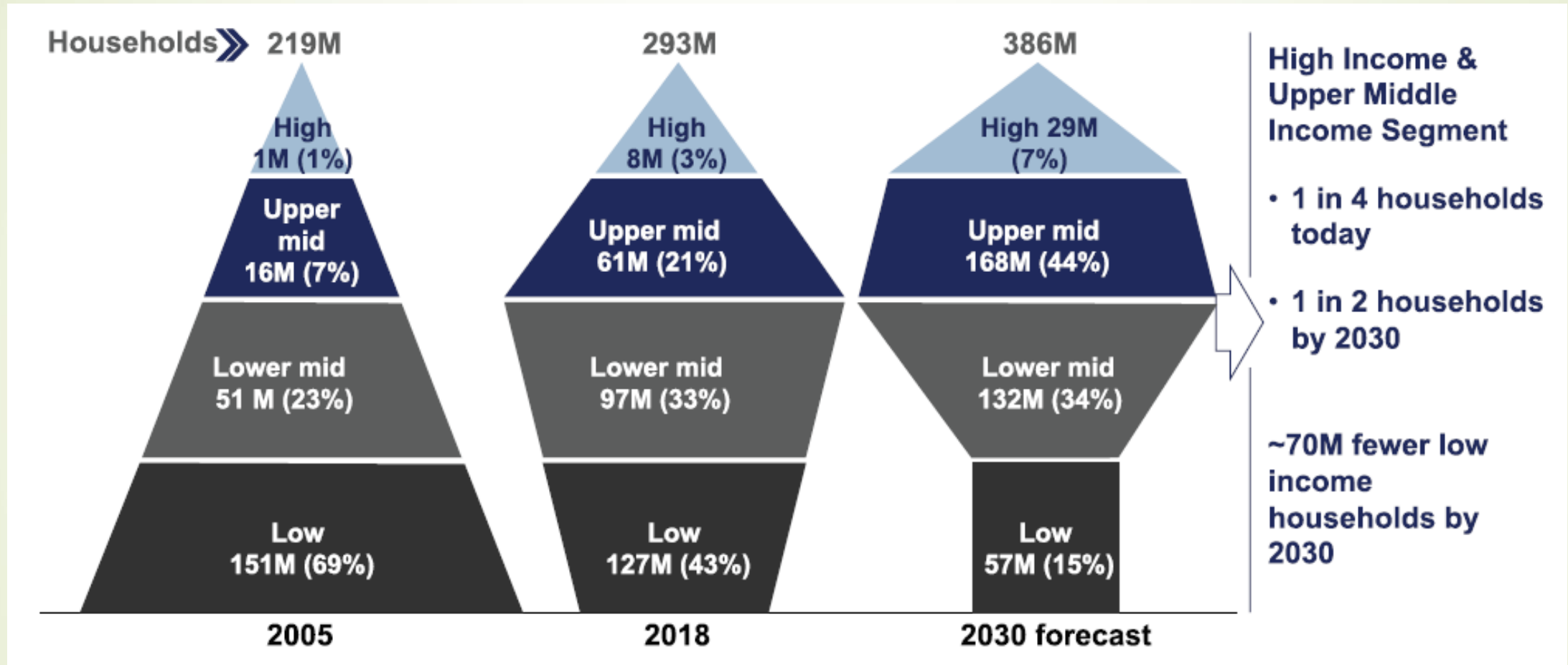
Demography



Low rate of Urbanisation



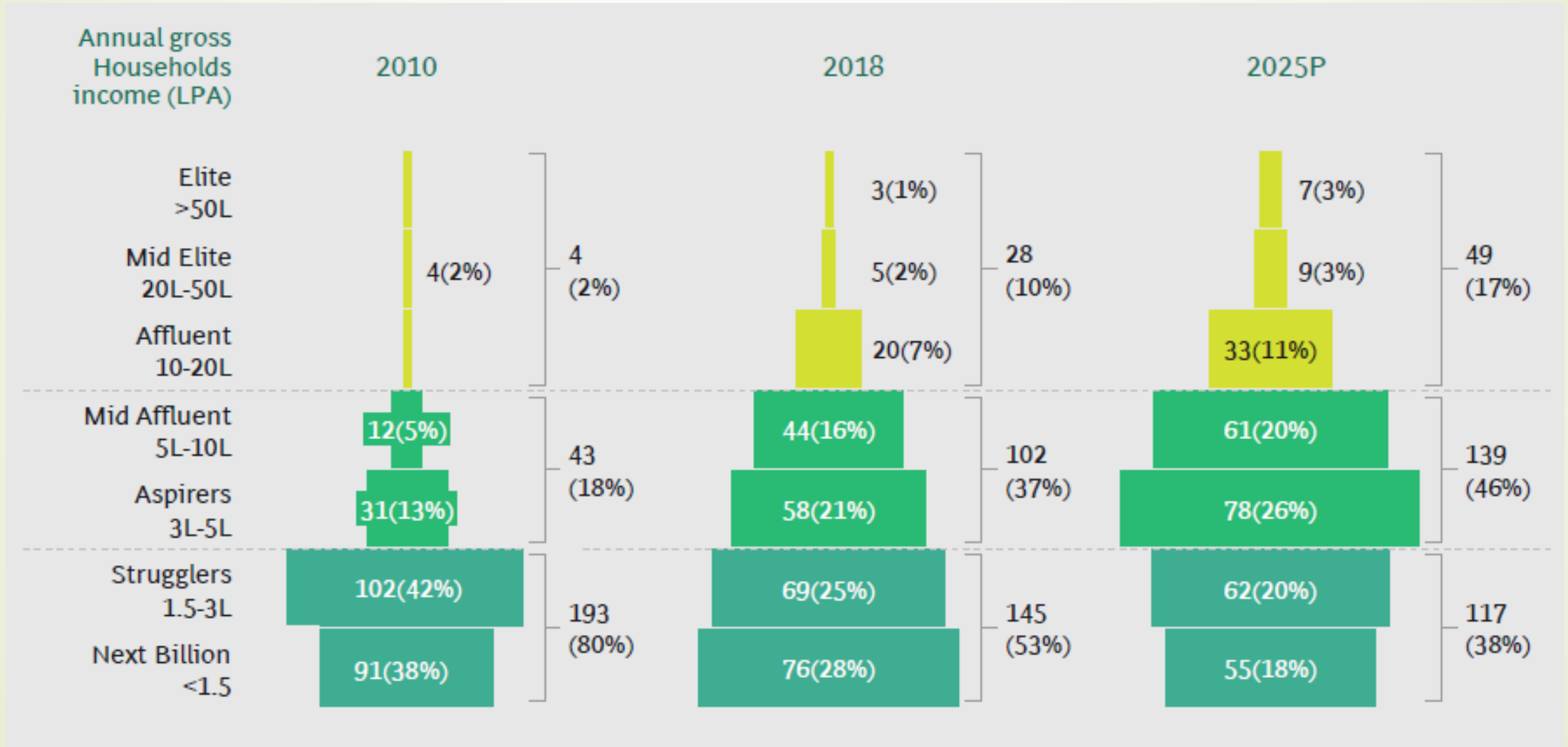
Evolution of the household-income profile in India



Note: Low income: <\$4,000, Lower-mid: \$4,000-8,500, Upper-mid: \$8,500-40,000, High income: >\$40,000 basis income per household in real terms; Projections with annual GDP growth assumed at 7.5%

Source : Price projections based on ICE 360 surveys (2014,2016,2018)

Distribution of Households



Household in millions

Signal Vs Noise

THANK YOU

